Policy Research Initiative | Projet de recherche sur les politiques

# Views on Life-Course Flexibility and Canada's Aging Population

July 2004

PRI Project

**Population Aging and Life-Course Flexibility**

**in collaboration with**

EKOS

Canada

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## Preface

The core mandate of the Policy Research Initiative is to advance research on emerging horizontal issues that are highly relevant to the federal government's medium-term policy agenda, and to ensure the effective transfer of this knowledge to policy-makers. One of the PRI's five projects, Population Aging and Life-Course Flexibility, aims at analyzing the social and economic effects of aging populations. Working by way of a federal interdepartmental team, this project studies how better flexibility in organizing one's time could contribute to reducing anticipated labour shortages, while at the same time obtaining important social gains.

Of particular interest to the project are the anticipated negative impacts of the wide-scale retirement of the baby-boom generation, which will be particularly noticeable by 2011. However, population trends also present tremendous opportunities. In the first place, considerable economic gains can be realized with a prolonged participation in the workplace of older workers interested in continued employment. Furthermore, reorganization of the time spent at work over the course of life, time that can be devoted to the children and aging relatives would provide significant social gains.

In order to understand the preferences of Canadians regarding the timing of retirement, and the allocation of the time devoted to education, care giving, and leisure over the course of life, the PRI contracted Ekos Research to organize 10 focus groups held across Canada. During the focus discussions, four main themes were examined:

- participants' knowledge regarding the effects of aging populations and the present and future situation of labour market;
- preferences concerning the time at which they intend to retire;
- preferences regarding the allocation of time for work, care-giving, education, and leisure; and,
- opinions of policies that could support the reallocation of the time over the course of life.

The present document describes the methodologies used in, and the results coming out of, these focus groups. We hope you will find this information useful.

Jean-Pierre Voyer
Executive Director
Policy Research Initiative

# Introduction: Objectives and Methodology

## Background

Two major and related trends are expected to have an increasing impact on Canada and other OECD countries: an aging population enjoying an extended quality of life and a continued desire on the part of workers to achieve a greater home- and work-family life balance. The confluence of these two important trends may provide Canada with opportunities to improve productivity and the health of its labour market, as well as the overall quality of life of those who live in this country.

The OECD and others have suggested that one key way to address these trends is to encourage people to continue to work later in life, while providing them with greater flexibility in their younger working life. One simple example of the trade-off inherent in this approach involves providing a set of incentives and tools that would allow parents to take extended leave during their "prime" working years, while having another set of incentives and tools that would allow others to work into their 70s.

Another factor for consideration is that an aging population will, of course, translate into fewer "working age" Canadians, thus possibly leading to a serious labour shortage within 10 years. Moreover, Canada's ability to rely on immigration to make up for this shortage may be limited by increasing global competition for skilled immigrants. Recent studies have also found that immigrants may be having increasing difficulty integrating into the labour market. The idea of encouraging older workers to continue to be part of the labour force rather than retiring could help address the anticipated labour shortage while easing pressure on Canada to increase immigration levels to a point where they may become counter-productive from a labour market integration perspective. It is important to note that the policy approach is also based on studies which reveal that a significant number of retired people want to reintegrate into the labour market after a few years. In this sense, the idea is not to force people to postpone retirement, but to assist those who wish to do so.

The issue of under-skilled workers is another important dimension of the policy approach. There are two things worth noting here. First, knowledge workers and other skilled workers have an easier time working later in life, because their jobs tend not to be physical and can be accomplished despite the onset of physical limitations that come with age. Conversely, the aging process greatly limits opportunities for less skilled workers, because they are more likely to perform physically demanding tasks. There will also be lessening demand for unskilled and semi-skilled workers to work later in life. Second, many less-skilled workers want to upgrade their skills. Thus, the

policy approach must include incentives and tools that will allow people to do this more easily.

## Study Objectives and Issues

The purpose of this research was to obtain the views of the public on facets of the broad policy challenges articulated above. More specifically, the research was designed to generate information to help policy makers better understand the actual aspirations, concerns, barriers, and opportunities people face with respect to the key issues of retirement, planning for the future, working later in life, balancing family and work life, and succeeding in the labour market (e.g., integration, skills acquisition and upgrading, managing transition). The research was also devoted to obtaining reactions to potential policy directions aimed at helping Canadians achieve greater work-family life balance while also redressing some of the potential macro-economic imbalances caused by an aging population.

Two discussion guides were used to examine the following issues with study participants:

- an exploration and understanding of the current situation (e.g., family, labour market, pre-retirement);
- the nature of aspirations and goals (e.g., family, retirement, work life);
- obstacles and barriers to the fulfillment of aspirations and goals;
- current plans for overcoming barriers and awareness of current programs/incentives;
- reaction to the idea of enhanced work- and home-life flexibility and extended labour market participation (e.g., interest, response to need); and
- reaction to broad policy directions for promoting work- and home-life flexibility and extended labour market participation.

## Methodology

The research was based on a linked qualitative-quantitative approach. The qualitative, and principal, phase of the research consisted of 10 deliberative focus groups with segments of the general public, while the quantitative phase was based on a pre- and post-focus group survey of participants.

**Qualitative Component**

Ten focus groups were conducted in five centres across Canada: two in each of Vancouver, Toronto, Montréal, Weyburn, and Wolfville. The Montréal groups took place in French, the others in English. The groups lasted about two hours. In the three major centres, the groups were held in dedicated focus group facilities to allow for audio taping and unobtrusive observation by the client. The focus groups in the smaller centres took place in a hotel meeting room and were also audio taped.

Given the issues, it was felt the research would benefit from a segmented approach to group composition based on life cycle/age and socio-economic status (SES), that is, level of education and income. The following recruitment specifications were implemented:

- *Prime Working Years/Low SES*
  - 30 to 45 years of age;
  - not planning on retiring during the next five years;
  - no more than some post-secondary education (PSE);
  - if working, have a personal income of less than $35,000; and
  - if not working, have a household income of less than $50,000.
- *Prime Working Years/High SES*
  - 30 to 45 years of age;
  - not planning on retiring during the next five years;
  - graduated from PSE;
  - if working, have a personal income of at least $35,000; and
  - if not working, have a household income of at least $50,000.
- *Pre-Retirement Years/Low SES*
  - 46 to 65 years of age;
  - planning on retiring during the next two years;
  - no more than some post-secondary education (PSE);
  - if working, have a personal income of less than $35,000; and

- if not working, have a household income of less than $50,000.

- *Pre-Retirement Years/High SES*
  - 46 to 65 years of age;
  - not planning on retiring during the next five years;
  - graduated from PSE;
  - if working, have a personal income of at least $35,000; and
  - if not working, have a household income of at least $50,000.

**Focus Group Locations and Composition**

| Location | Composition | Date | Time |
|---|---|---|---|
| Wolfville, NS | GROUP 1: Prime Working Years/Low SES<br>GROUP 2: Pre-Retirement Years/Low SES | February 2 | 5:30 and 7:30 |
| Toronto, ON | GROUP 1: Prime Working Years/High SES<br>GROUP 2: Pre-Retirement Years/High SES | February 3 | 5:30 and 7:30 |
| Weyburn, SK | GROUP 1: Prime Working Years/Low SES<br>GROUP 2: Pre-Retirement Years/Low SES | February 4 | 5:30 and 7:30 |
| Vancouver, BC | GROUP 1: Prime Working Years/High SES<br>GROUP 2: Pre-Retirement Years/High SES | February 5 | 5:30 and 7:30 |
| Montréal, QC (French) | GROUP 1: Prime Working Years/Low SES<br>GROUP 2: Pre-Retirement Years/High SES | February 9 | 5:30 and 7:30 |

In addition to the basic recruitment criteria described above, collectively, participants represented an adequate mix of age, gender, family composition, and ethnicity. Participants received a cash gift of $60 for participating in the research.[1]

The research was deliberative in nature in that participants were asked to read a short briefing document ahead of the sessions. This was done to enhance the core focus group research by infusing it with (mainly factual) information about the issue under discussion. The document, which was developed by the study sponsors, provided mainly fact-based information on the issues.

### The Quantitative Component

The quantitative component served two purposes. First a comparison of the pre- and post-focus group survey results provided a measure of the impact a deliberative

discussion of the issues may have had on the views of participants. Second, the results also provided a basic quantitative complement to the qualitative findings.

A single questionnaire was designed and implemented at the very beginning of the research process (administered by telephone during participant recruitment) and at the end (a self-completed paper and pencil survey done immediately after the sessions). The questionnaire was brief, covering a number of key study issues and a few socio-demographic questions.

## Detailed Findings

### Qualitative Findings

The discussions followed a common agenda, based on the focus group moderator's guide. An initial general discussion of the health of the economy and local labour market was followed by an exchange of views on participants' career and life aspirations, with a focus on the identification of barriers and quality of their work-family life balance. Participants' views on retirement (e.g., expectations, planning, likelihood/desire to remain in the labour market) were then covered, as was their knowledge and awareness of the aging population, and the potential ramifications. The final and most substantial part of each group session was devoted to a discussion of potential policy directions for addressing the challenges posed by Canada's aging population and the desire to achieve a better work-family life balance.

#### Views of the Economy and Labour Market

Most participants felt the economy had either remained steady or worsened somewhat during the past 10 or so years, with many noting that it seemed increasingly difficult for working and middle-class people to get ahead. "It just seems like we work harder for the same thing, just treading water."

Beneath the relative calm of Canada's stable economy was said to exist a number of significant trends. For many participants, the most noteworthy (and depressing) of these was the trend toward longer hours and unpaid overtime, particularly among younger, more educated people working in professional occupations. "I'd say that 55 hours is pretty routine. People expect it." "My son is an engineer in Toronto and that's what he is going through. Works all the time, nights, weekends…" In the eyes of many, employers were demanding and receiving more from their employees.

Some cited globalization as the dominant trend in Canada, in that employers were squeezing staff to remain competitive in a cut throat global marketplace. "I work for a big company and we've moved a lot of our production offshore, and they've cut a lot of jobs. If we don't like to work the hours, we can quit and one of the five guys standing behind me can do my job." Indeed, quite a few participants described seeing the twin pattern of employee reduction and increased workload. "This is happening everywhere. They reduce the number of employees and those who are left have to

take on more responsibility and more hours to make up for it," usually, it seemed with little or no increase in pay or status.

A second key trend, noted most often by lower SES participants, was increased educational requirements for work. Most of these participants saw this phenomenon as driven more by labour market supply and demand conditions than by the increasing complexity/sophistication of jobs in general. "Why does someone need a Grade 12 to wash dishes, sweep the floor, or drive a forklift? They don't, but if you've got 10 guys in front of you and nine have their high school, that 10th guy's not going to get hired."

Other economic and labour market changes noted by participants included an increasing shortage of trades people (e.g., mechanics, electricians, and technicians), and an erosion of workplace "loyalty." "It just seems like things are impersonal now; employers don't care about employees and vice versa." Related to this point, some participants recounted having heard that Canadians were now expected to work for numerous employers and have different careers over a lifetime. "The days where you would spend 30 years at the same place are over. I think they say that the average worker today will have eight different jobs."

Essentially, participants expected that the trends they saw in the Canadian economy were mainly tied to globalization and thus expected to continue.

**Labour Market and Life Aspirations**

Participants eased into the subject of career and life aspirations by first discussing the role work played in their lives, over and above financial necessity. With few exceptions, participants said they enjoyed working, with many noting that they needed to work to feel "active," "fulfilled," or to have a "sense of purpose." Many also indicated they enjoyed the "social" aspects of work. Very few people, however, said work was an important part of their identity, and many even thought that having work occupy such a place was unhealthy. "I would want to avoid that. The day that work becomes who I am is the day that I need to find another job."

Interestingly, despite their view of work as important to their well-being over and above material ends, quite a few participants said they did not enjoy their current job very much, or had come to dislike it over the years. "It's all right, but it isn't what I'd like to be doing for the rest of my life. It's really about making a living right now." "I hate my job." In fact, as this segment of the discussion progressed, participants often differentiated between their view of the concept of work and their job. Indeed, to

some, it seemed reasonable that someone could spend a lifetime "loving" to work, but always hating their job. From a personal standpoint, some said they were overworked, others unfulfilled, and quite a few found their job physically demanding. "I can't be doing this too much longer," and others still were simply unfulfilled. "There isn't much to my job. This is also reflected in my pay."

Participants' career and life aspirations varied significantly based on their age and socio-economic status. Overall, however, it is noteworthy that many people, including a number of well-educated participants working as professionals, said they were contemplating a career change, with many aspiring to self-employment. "I've worked in high tech for years, but my plan is to start an entertainment agency. That's where my passion lies." A summary of aspirations based on key characteristics of age and socio-economic status follows.

- *Low SES Prime Working Years:* Fairly modest objectives for most including getting out of debt, purchasing a home, saving for retirement, and getting a promotion to the next level within their organization. Others were more ambitious, wanting a better job and seeing education and training as key to accomplishing their goal. Most of these participants, however, only had a vague idea about the steps they might take. "I'd like to go into nursing one day, but I've got three kids at home and I'd have to go to Regina for that, so it's pretty far away really." Given the opportunity, these participants said they would trade time for money in life. "My life is pretty good time-wise, I could use the extra money and I'd be willing to work to get that."

- *Low SES Pre-Retirement:* Very modest objectives, centring mainly on remaining healthy. Most expected to stay in their current job until they retired, while others needed to find a higher paying and less physically demanding job. Some want to "keep working" in retirement to stay active and make extra money. Current job is not an option for most, because it's too physically demanding and not enjoyable enough. Some want to make a transition to a "better" job or a post-retirement part-time job.

- *High SES Prime Working Years:* Fairly strong desire for change, with many seeking more balance and quality of life. Quite a few participants contemplating career change to obtain more fulfillment from work, including self-employment. Also, quite a few participants hoping to have children, something that some had put off for career and financial reasons.

Given the opportunity, these participants would give up some money for time. "I'm not in a position where I can afford to earn much less, but I can say that I'm looking for more quality out of life, not career advancement and more money."

- *High SES Pre-Retirement:* Most expecting to wind down their careers in their current position. Generally looking forward to retirement, but strong desire to "remain active," possibly by remaining in or re-entering the labour market. Like their low SES counterparts, relatively few want to continue working post-retirement in their current job, even on a part-time basis. Rather, looking to combine leisure/hobby with paid work. "I'd like to work with wood." "I could see myself consulting, but not sure at what, exactly"; "I want to write, if people want to pay me for it, great."

The motivations behind participants' career/life aspirations varied a great deal based on their position within the life cycle and financial status, but many were seeking to achieve a better balance between finances, career fulfillment, and family/leisure time.

**Work-Family Life Balance**

The interrelated issues of work-family life balance, time crunch, and family stress were raised by participants early on, as well as at various points throughout the discussions. As noted, this set of issues was particularly salient to higher SES participants in their prime working years. Some said they were postponing having children, or limiting the number of children they were planning on having. "I'm in my mid-30s and we don't have children yet, but not because we don't want to, but just because of pressures. We both work, we both commute, we both work long hours." Lower SES participants, almost all of whom had children, said finances, not time, discouraged them from having larger families. "I'd have a fourth if we could afford it."

Older participants, including both lower and upper SES segments, often remarked that their children seemed to be under greater stress than they themselves had been during their prime working years. Specifically, they, as well as many others across all the groups, lamented the apparent "need" for both parents to work today. "I look at what life was like for my wife and me when we were starting out and I look at my daughter. The difference is my daughter has to work. My wife could stay home, at least until the kids reached a certain age." A few other older participants said they had felt pressure to work long hours throughout their lives, and now looked back somewhat regretfully on their time as parents. "Let's face it, your peak working years are also your child-

rearing years. I'm looking forward to spending more time with my son once I'm retired, but he's 22 years old. I wish I could have spent more time with him when he was a little kid." "I think a lot of us are going to make up for the time we couldn't spend with our children by spending a lot of time with our grandchildren."

A number of participants suggested that time and family pressures resulting from two-parent working families and long work hours were also a function of changing values. Looking back, it seemed to many that people lived "simpler lives." They did without a second car and larger home or yearly vacations out of the country. Similarly, others pointed to North America's consumer culture as influencing people to work more in order to purchase more. As one young professional participant stated: "There seems to be so much more to buy today. It's just so hard to control yourself."

In the ensuing discussion of Canada's aging population, low birth rate, and related issues, participants often pointed to family pressures and the lack of response by governments to this through family-friendly policies as important considerations.

**Barriers to Career and Life Aspirations**

Enough or appropriate education and training, and a lack of money and time (often money and time to pay for and attend school) were the most frequently mentioned barriers standing between participants and their five to ten-year goals.

Education and training appeared relevant to the majority of people, including a number of pre-retirement age participants. Some were unemployed or, more often, underemployed. Others said they were tired of their job and wanted to make a significant change, often into a completely new line of work. Lack of money/capital was a main barrier to those thinking of self-employment. As noted previously, some older participants felt they needed assistance in acquiring new skills or knowledge to help them make a transition into rewarding post-retirement employment. "I'm not going to be driving a truck past 65. I'd like to take small engine repair."

It was apparent that many participants were pessimistic about the likelihood of fulfilling their primary goal. They needed money to pay for education and training, money they either did not have or were very reluctant to borrow. Various family responsibilities compounded the challenge. "I would need to go back to school full time for what I want to do, because they don't offer the course part time. How would I support my kids?" For the aspiring entrepreneurs in the groups, financial barriers were in the form of a lack of capital. For others it was mainly a question of lacking

sufficient time. "I know that it's something I'm going to do one day. I'm just not sure when."

Quite a few participants noted that the time-related barriers they faced were in part related to their employment situation. Some explained that even if they could afford to take some time off and pay for education/training themselves, their employer might not co-operate. "I just can't see it. We're hired to work. Asking for this flexibility, even time off without pay, so I can get educated and get a better job is not in my employer's interest." Conversely, others pointed out that their employer was very flexible and encouraged employees to upgrade their skills. As noted by participants at various points in the discussions, it seemed that it was the people who were the most educated and best paid that enjoyed the greatest flexibility and encouragement from employers. Unionized employees also seemed to fair better. "If you're an engineer working for a big company, they will give you flexibility and even pay for your MBA, but if you're just stuck in a mediocre job like I am, you're on your own."

**GeneralVi ews on Retirement**

The closer participants were to retirement, the more they seemed to be looking forward to it. "I've got two years, four months and about ten working days to go and I can't wait." There also appeared to be little difference in enthusiasm for retirement based on socio-economic status; the teacher or administrator was just as likely to be counting the days as the warehouse worker. As could be expected, the notion of retirement was fairly nebulous for most of those in their prime working years.

Most participants indicated their ideal age of retirement was between 55 and 60 years of age. In discussing this issue, many made reference to London Life's Freedom 55 advertising campaign as both a personal and cultural ideal. While a handful of people voiced a desire to keep working as long as they were physically able, it was clear the vast majority of participants viewed the idea of working passed 65, or even 60, as somewhat sad or tragic, based on the assumption that economic necessity, not choice, drove people to work this long. This view was reinforced by the fact that very few, if any, participants said they would be willing to "work past retirement," including on a part-time basis, in their current job. Conversely, most said they would consider working past retirement at a job they "enjoyed."

There seemed to be about a five-year gap between participants' ideal and expected age of retirement, with this gap stretching up to 15 years for some lower SES participants. "I have no money. I'm going to be working until I die." Many explained that their

ideal retirement would be delayed due to a lack of money. "The CPP isn't much, but I'm going to have to wait until I start getting it before I can stop working."

Inevitably, participants wanted to discuss the definition of retirement. "What does being retired really mean?" Some noted that one "never really retires." Others suggested their definition of retirement was tied to age. "I'd say that at 65 you're retired." Some pondered the paradoxical concept of "working past retirement." "How can you work if you're retired?" After some discussion, participants settled around a definition of retirement based on "choice" and "freedom." One was retired if they had the financial freedom to choose not to work for pay. Using this definition, participants were asked to consider more closely working past retirement.

**Working Past Retirement**

As noted at the outset of this report, almost everyone indicated they enjoyed working. In fact, many said they "loved" or "needed" to work and often spoke with pride at having been in the workforce from an early age. Most participants said they would gladly consider working past retirement, just not at their current job. "I love to work. It's just that I hate my job." "Look, I love being a teacher. I've taught for 30 years. Teachers get burned out. Even if I wanted to, I can't keep doing this much longer." "Would I keep working past retirement? Maybe. Will I stay active? Definitely. Will I be doing what I'm doing now? No way." It seemed that upper SES participants associated their current job with stress, while lower SES participants associated it with monotony and demanding physical tasks. "It's sort of a non-issue for me. I won't be able physically to do the job I do much longer, much less past 65." Indeed, the idea that one would chose to keep working past retirement at one's current job was utterly bizarre to a number of lower SES participants, particularly the older ones.

Regardless of their socio-economic status, participants shared a number of common perspectives and beliefs regarding the concept of working past retirement. First, everyone agreed on the importance of "staying active" as a way of prolonging life and of enhancing its quality, and there were plenty of stories about atrophied lives to make the point. "You can't just sit at home and watch TV." They also agreed that volunteer work and hobbies were excellent ways of staying active. "I'm not going to work, but I'm going to stay active. I want to work with wood. I'm going to work on the house. I'm going to volunteer and play with my grand kids." Indeed, some participants liked to underline their belief that one need not work in the traditional sense to remain active or to contribute to society. Thus with hobbies, volunteering, and grandchildren in the offing, participants reckoned, one would need a fairly compelling reason to want

to remain in the labour market, even on a part-time basis. In this vein, participants all agreed they would only consider working past retirement if they "enjoyed the work," a key criterion which almost no participant's current job seemed to meet. "Maybe I'd go back to supply teach. God knows they could use the help. But I would only consider that down the road." As alluded to earlier, another key criterion for working past retirement was that work would have to be part time.

Barriers to remaining in the labour force included, most obviously, health, in the sense of being physically and mentally able to work, and to a much lesser extent, mandatory retirement laws/policies and negative or stereotypical employer/societal attitudes to older workers.

Taken together, it seemed that, for the vast majority, working past retirement was viable and even desirable if they were healthy and could turn a hobby or area of interest into a part-time job. A few said they would also consider the idea if they could work with their children or spouse. "Sure, if I could consult on the side, part time, say working one-on-one counselling kids, that would be great. But I'm not going to keep working as a social worker." "It would have to be at something I really enjoyed. Like I have an interest in writing. That's what I want to do when I retire. I do it now, but not as much as I would like. If someone wanted to pay me to write that would be fine with me." "Like I said before. I want to open a business. It's in something that I've always enjoyed. So if I could do that past retirement, I would, but I'm a receptionist now." "I am going to keep working. I don't really need the money, but what is attractive for me is to work with my sons."

The challenge for participants, and possibly for an aging society, lay in the fact that most participants appeared to be far removed from the circumstances they needed to consider for remaining in the labour market. "I don't like my current job. Or I should say that I don't like it enough to keep doing it past retirement. At the same time, I don't really see any help out there to help people make a transition from working full time out at a job they don't like, to working part time at something they enjoy during retirement."

#### Knowledge and Awareness of an Aging Population

Participants said they were aware that Canada's population is aging before they read their pre-discussion briefing document. They had heard about this trend mainly through media stories, as evidenced by their use of appropriate, albeit culturally ingrained, terminology such as boomers, busts, bubbles, echoes, Xs, and Ys.

Interestingly, many participants tended to approach the issue not so much as an aging crisis or phenomenon, but as a reproduction or birth rate problem. According to this view, the birth rate and lifestyle of the post-war generation was normal and healthy while the low and declining birth rates of the last 30 years were abnormal and even sad. This perhaps subtle distinction may help to explain many participants' subsequent "family friendly" policy suggestions for dealing with the negative impacts of an aging population. "The solution isn't to encourage seniors to work. It's to encourage young people to start having families again."

Participants had a surprising amount of difficulty identifying and discussing the potential impacts of an aging population. The most obvious, and ones most could easily grasp, were stresses on the social safety net, specifically the health care and public pension systems. In warning of the latter impact, many participants dismissed the briefing document's (i.e., the federal government's) reassurances about the relatively robust health of the public pension system as propaganda. "I know it said that ours is OK, but what else would government say?" Participants explained that a society with an increasing proportion of older people would have to spend more of its resources carrying these people through the health care and pension system. "As the population ages, there are fewer people paying into the system and more people taking out."

Much more elusive were the ideas of a looming labour shortage and, most abstract of all, a productivity crisis. People understood that their would be fewer workers in the labour force as the population continues to age, but the impact of this trend was far from apparent to most. To begin, quite a few participants were incredulous at the suggestion that there could be a genuine and fairly generalized shortage of workers in Canada. Would there be fewer workers? Yes. Would there be shortages in some sectors (e.g., health, skilled trades)? Yes, but not, many argued, to the extent that it would have significantly negative impacts on the economy and society if left unchecked. In fact, quite a few participants, particularly in the lower SES segments, expected that shrinkage in the size of Canada's labour pool would actually be beneficial, either to them or their children. "I don't see this as a bad thing. I mean you've got all these kids having trouble finding work. If there was less competition, they could more easily find work." "Michelin was doing some hiring here, not that many jobs either. They got 5,000 résumés! It's kind of hard to start thinking about a labour shortage and bringing in more immigrants."

Only a few participants were able to grasp some of the potential negative macro-economic implications of an aging population. These people felt that a labour shortage

would lead to greater demand for workers and higher wages. This, in turn, would lead to inflationary pressures, followed by an increase in interest rates and, eventually, an economic slowdown. One or two participants surmised that decreases in productivity would come from the simple fact that there would be fewer people producing goods and offering services. "Our GDP would decline." To most others, however, higher wages were regarded as a good thing, and the connection to inflation and other possible negative effects was not evident. In terms of a shrinking GDP, less concerned participants often suggested that a type of natural equilibrium would take place to limit negative impacts. "You would have less demand for products, because more people would be living on fixed incomes, so things would balance out." In short, many people saw labour shortages as a bane for employers, but a boon for workers.

### Reaction to Policy Concepts for Dealing with an Aging Population

Most participants felt Canada needed to take steps to mitigate the negative impacts of an aging population. As indicated earlier, they were much less concerned about labour shortages per se, than they were about strains on social programs. Few, however, spoke about the need for remedies with any conviction or sense of urgency.

#### *Increasing the Birth Rate*

In terms of specific approaches to addressing the aging population, participants tended to favour increasing the birth rate through policies that would "encourage and support families" and providing increased education and training opportunities for under-skilled, underemployed and unemployed Canadians. In discussing these approaches, participants often raised what they understood to be the Quebec government's policy of "paying people to have kids." While some expressed concern about the potential for such a policy to encourage mentally, emotionally, or economically immature people to have children, they liked the spirit of the measure. Indeed, many parents in the groups were of the view that current tax policies actually provided a disincentive to have children. "You just get the feeling that the deck is stacked against us." Participants made a strong connection between the early discussion of work-home life balance and measures for dealing with an aging population (or as many liked to view it, a declining birth rate). "It's sort of crazy. We talked about how parents are stressed and how both have to work when we all know that it is best if one parent stays at home. So, rather than trying to make that possible, we have the government saying: 'Why don't we address the population problem by having old people work to make up for the fact that we're not having kids.'"

*Increased Immigration*

Reaction to increasing immigration levels to mitigate labour shortages, and (more pertinently to most) to maintain the country's tax base, was mixed. Quite a few participants felt it was a logical and pragmatic approach. "The paper says that the shortage is going to start within 10 years. Even if we start having kids again, they won't be working for a while. So, we have to get people from somewhere. Why not?" Others, often trying hard not to be politically incorrect, expressed reservations. The thought of the federal government "importing workers," albeit trained ones, while "so many" young people were apparently unemployed or underemployed was disheartening. "Why not train the people that are already here?" Some could see how such a strategy could "help business" by driving wages down, while also saving education/training tax dollars. But surely, they argued, the government did not expect the average Canadian to countenance such an approach. "What are we supposed to do, just give up and say 'I'll just keep working at my minimum wage job, because it's cheaper to bring in someone who is trained than it is to train me?'" Moreover, clinging to the conveniently ego-boosting stereotype of immigrants as illiterate charity cases (i.e., refugees), a few participants wondered how importing "more cleaners, dishwashers, and cab drivers" could possibly help the situation. "When they come here, doesn't the government pay for their rent and language courses? Isn't that going to just make things worse?"

Other participants often noted that people who lived in Canada did not want to work at low-skilled jobs, thereby creating a legitimate immigration need. "Let's face it. There's lot's of people, including many who live around here, who are happy to collect welfare. They are not going to pump gas or clean." Linked to this was concern around the problem of foreign credential recognition. If the rationale for raising immigration levels was to increase the number of highly educated and skilled people in the labour market, the government needed to make sure immigrants could more easily work in their field of expertise once they arrived. "The person who sold me these glasses is a lovely woman from Iran. She is an ophthalmologist. She speaks very good English and she's been in this country a number of years. All they will let her do is sell glasses. Her case is typical, and it has to do with the control of professional associations over accreditation. There is no point bringing more people in unless we do something about this."

*Earlier Labour Market Entry by Reducing the Time Canadians Spend in School*

Reducing the amount of time Canadians spend in school as a way of reducing the average age at which they enter the labour market was supported by relatively few participants. And, not so much because it would deal with the problems of an aging workforce, but rather because they simply felt school days were too short and summer vacations too long. "The system made sense when people farmed, but not anymore."

Most people, however, had misgivings about the possibility that such a measure would result in an overall reduction in Canadians' level of education. Others objected feeling that the proposal sounded disturbingly Dickensian and contrary to what they considered to be participants' earlier agreement about the need for family-friendly policies. "We use that time for family. Kids are already growing up too fast. This is just more of this kind or rush, rush, rat race sort of stuff. You want kids going to university at 16?" A few other people were concerned that young people would not be mature enough if they had to enter the labour market at a younger age. "We've already talked about the work ethic of young people. The situation would just be worse."

*Working Past Retirement*

Participants were asked about facilitating/encouraging older workers to retain some attachment to the labour market after they "retire" as a way of lessening anticipated labour shortages. Reaction was mixed. Some saw this as sensible and effective, while others were often sceptical or even suspicious. Understood as a government-contemplated policy option to deal with an anticipated labour shortage (i.e., a possible crisis), concern was expressed that government would somehow "force" people to remain in the labour market by, for example, increasing the age of eligibility for publicly funded pensions. Having previously discussed and rejected the idea of raising the age of eligibility for public pensions, the choice element that was implicit in their earlier discussion of retirement and or working past retirement was viewed as threatened. As a result, time was spent in some groups clarifying the concept as one that centred on giving people greater choice. While this explanation helped, a number of participants remained suspicious. "We've worked hard our whole lives. We deserve to retire. Why does the government want us to keep working?" The reality of the matter for some was that, having toiled and struggled for most of their lives at mind-numbing and/or physically demanding jobs, the thought of choosing to work past retirement was not only anathema, but threatening. Reminding these participants that

Canadians were living longer and healthier lives, and thus more able to work past retirement, had little impact on their views.

Those who supported the concept, mainly upper SES participants, thought it made sense to make it easier for those who want to work in later life to do so. In this sense, abolishing mandatory retirement seemed sensible. Beyond that, however, supporters were often divided over the need for a public policy response. "If I want to work in retirement, I'll work. I'm not sure what government can do to encourage me. If no one wants to hire me, then I'll just play more golf. I'm not sure if we need to spend a lot of time and money on this one." Others said they would be encouraged to remain in the labour force if it were more financially attractive to do so. Other participants liked this idea.

*Other Options*

As indicated, raising the age of eligibility for public pensions was rejected outright by most participants. They saw this as a threatening and unfair measure. Similarly, raising taxes as a way of paying for increased health and other societal costs associated with an aging population was quickly dismissed as lacking imagination. "No."

**Stretching the Accordion: Achieving Greater Work-Family Life Balance by Working Later in Life**

During the final segment, participants were asked to ponder possible linkages between their earlier discussion about life in prime working years (e.g., career advancement, desire for education/skills upgrading, low birth rates, home-life stress, and desire for balance) and the later discussion of Canada's aging population, its societal impacts, and working later in life/past retirement. Was it possible the solution to both problems lay on different sides of the same coin?

Participants did not spontaneously see a link between the two sets of issues/challenges. No one, for example, suggested that achieving better work-family life balance during one's prime working years could somehow be facilitated by working past one's retirement. Once explained, however, the link was fairly easily understood. "Yeah, that makes a lot of sense." When asked about their personal interest in the concept of working later in life to have more time off earlier, most responded with questions about how the mechanics or implementation of the concept would work. "I like the idea, but how do you guarantee that someone will pay back the time? What if they are sick and can't work? What if they die? Others were very

sceptical that employers would allow workers to take significant amounts of time off, or be more open to hiring or keeping older workers. "It sounds good, but I know that I couldn't take a year or even six months off. Certainly they couldn't guarantee me my job back." Similarly, many participants pointed out that significant absences from the workplace often made reintegration difficult, particularly if the time off was not spent upgrading skills. "Look at what happens to a lot of women when they come back after raising kids, they've lost their skills and they have trouble getting a job, or coping with the one they had."

People were often encouraged to put the issue of mechanics aside to ponder the broad concept. For example, they were asked to consider the way Canadians view work, education/skills acquisition, and retirement. They were also encouraged to reflect on their lives and personal challenges, including the significance of time in relation to life/career objectives and of the related role of transition. Was society's way of looking at life based on an outdated industrial model – one in which people compressed their work lives into a 30-to-35 year time frame that also happened to coincide with the prime child rearing years? Given their concern about mechanics and implementation, participants were also reminded of the nature of societal change, specifically of the time it took for change to happen. Analogies to other changes, such as the way people view race, the rights and role of women and society, smoking, and the use of seatbelts, were provided as examples of fairly recent, dramatic, and long evolving changes in the way Canadians have come to view aspects of their lives.

Consideration of the big picture led many participants to draw comparisons to Europe, with its tradition of long vacations and other progressive social and labour policies. Indeed, quite a few participants felt they were being asked to consider the idea of Canada adopting a more European way of looking at the role of work in life. While a few wondered about Canada's ability to compete if it tried to adopt a more European approach to work, the majority felt the country would be better off in the long run. "They say that a happy employee is a more productive employee." Many participants also pointed out that progressive policies existed here and there in Canada (e.g., increased parental and [new] catastrophic illness leave provisions in Employment Insurance, employer-provided sabbaticals, education leave, child care, etc.), with some suggesting that the wider adoption of progressive policies would by made easier by this.

Participants were then asked to reflect on the relevance of what was being discussed to their own lives. Would they be willing to make, now or in hindsight, the hypothetical trade-off of greater flexibility (i.e., time off) during their prime working years in

exchange for working later in life (i.e., remaining in the "paid" labour force past their expected age of retirement)? While the issue of mechanics surfaced once more, participants were able to visualize the choice.

The concept appeared to hold greatest appeal to upper SES participants, particularly those in their prime working years. They more easily grasped its personal and societal significance, and generally felt the trade-off made sense at a number of levels. Participants put forward a number of different uses for the additional time. Some focused on family (e.g., having children, spending more time with children) while others spoke of taking extra vacation/time. Quite a few said they would return to school or use the time to make the career change they had been considering. Some indicated they would use the additional time to care for a loved one. "I could have used that choice when my husband was dying last year."

The concept was also well received by upper SES, pre-retirement age participants, though most were considering the matter retrospectively. "Yes, I can say that I would definitely have appreciated something like that to spend more time at home. I worked long hours my whole life, and if it meant that instead of retiring at 62, I'd be working part time to 65 that would be fine." Some indicated they liked the concept generally, but had a great deal of difficulty imagining themselves having to work any longer than they were hoping to. "Perhaps at the time, I would have said yes, but I'm tired now and I'm very much looking forward to my retirement."

The concept held less appeal for lower SES participants, particularly the pre-retirement segment. Those who were attracted to it put forward the same reasoning as other supporters. Those who were not interested, or, in some cases opposed the idea, could not see how they would personally benefit and still harboured concerns about a possibly hidden government agenda to keep older people in the workforce more or less forcibly. It is also important to note that four of the five focus groups with lower SES participants were held in the rural centres of Weyburn and Wolfeville (the other was in Montréal). Lower SES participants were much more likely to have children (in many instances three or four of them), and were generally satisfied with the time they devoted to their family. In short, while they did not tend to earn much money, they seemed to have been able to achieve a better work-family balance than their city-dwelling, upper SES counterparts. "I work about 36 hours a week, but once I'm done work I'm done. I live two blocks from work, so I'm home early. I coach wrestling in winter and baseball in summer. I spent a lot of time with my kids. Maybe I could use the time to go back to school to get a better paying job, but I don't know, things are pretty good the way they are."

A couple of policy mechanisms were introduced to make the discussion more concrete and personally relevant. In some instances, the idea of borrowing from one's Canada Pension Plan (CPP) "account" was proposed. In this scenario, Canadians would be able to "borrow" money from their account to sustain themselves financially while they took additional time off work. Accordingly, people would either have to draw a reduced CPP payment on eligibility, or, they could continue contributing (i.e., paying back the money they borrowed earlier in life) to their plan by working later in life. In other groups, a different mechanism was put forward, one based on "banking hours." In this scenario, employees would be able to put hours aside for later use. Unlike the CPP-based approach, which was described as completely self-financing, this mechanism was described as requiring and benefiting from the support of government and employers. For example, it was suggested that the threshold at which employers must compensate employees for working overtime might have to be lowered to allow people to more easily accumulate hours.

The banking of hours approach was positively received, while the CPP-based approach was often seen as risky. "I don't know if we want people to start tapping into their CPP in order to take longer vacations. It just sounds like too much of a gamble." Some also felt that if the CPP were used as a financing platform, program participants should only be allowed to "borrow time in order to up-grade their skills" or to partake in some other endeavour that would result in increased productivity or value.

The banking hours approach was seen as more intuitive, perhaps because it is based on a model that already exists in various forms in Canadian workplaces. "We do that now." In a somewhat different vein, participants liked the idea of having employers, government, and individuals contribute to flexible work arrangements. "If I were to work four days a week from five and get 80 percent of my salary, I can't really afford to do that for long, but if you say that I could get 90 percent, with some coming through banked hours, some from government, and some from my company I'd take that."

### Preferred Options for Use of Additional Time

In the final segment of the group sessions, participants discussed what they would do with additional time earned for use during their prime working years, in exchange for

working past retirement. Those who were interested in the idea, which, by the end of the discussions represented a majority of participants, pointed to three preferred uses.

1) *Skills up-grading/career transition*: Very attractive to a number of participants, as this option directly responds to an existing need. Some concern about being able to take sufficient time (i.e., "What if I want to go back full-time for a couple of years?") and less concern about finances. "Could you convert some time to money to pay for school?" Many participants saw this option as most likely to pay economic dividends.

2) *Longer vacations or an additional day off at a regular interval (e.g., every two weeks)*: Often preferred by upper SES participants who were feeling stressed/overwhelmed by work. Many also linked this option to improved work-family balance. "A longer summer vacation with the kids would make a big difference in our lives. It's really the only time where the family is truly together for any length of time."

3) *Devoting the time to take care of a loved one:* This option was mentioned less frequently, but was very important to those who did. "I could use this right now."

Two other options – an extra year of parental leave and taking time to work as a volunteer – were mentioned less frequently during this segment of the discussion. It may be that volunteering was seen as something more suited to retirement, than to the prime of one's life. Participant response to extra parental leave was positive, but appeared to be less relevant.

## Quantitative Findings

The quantitative findings obtained from the research are presented below. A number of results are presented for each of the questions included in the survey. First, focus group participants' aggregate pre-discussion answers are compared with their post-discussion views. In addition, pre- and post-discussion comparisons are examined according to age (i.e., 45 years of age and older versus under 45 years of age) and socio-economic status (i.e., upper SES versus lower SES).

Overall, we find a general consistency in the pre- and post-discussion views of participants. Differences according to age and socio-economic status are more apparent, but less significant given the relatively small number of cases involved.

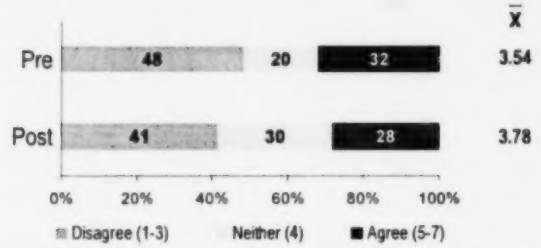
**Contextual Issues**

A number of indicators provide some context in which to better understand participants' views of Canada's aging population and associated potential policy options. Exhibits 2.1 to 2.4 pertain to economic and labour market confidence, as well as family-work balance.

Participants were essentially divided concerning the level of control they feel they have over their economic future (see Exhibit 2.1). A comparison of pre- and post-discussion results shows a slight tendency to feel less economically secure *after* having participated in a discussion.

Exhibit 2.1: **Economic Confidence**

**I feel I have lost all control over my economic future**




| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.03 | 3.13 | 3.31 | 3.77 |
| Post | 4.26 | 3.33 | 3.77 | 3.79 |

n=79

Most people who participated in the group discussions agreed they have the skills and knowledge required to move in today's labour market. Consistent with the previously discussed result on broad economic confidence, the impact of the discussion tends to be (slightly) negative. An analysis of sub-group differences highlights the fact that

upper SES participants were much less likely than others to feel adequately skilled to compete in the labour market after the discussions.

Exhibit 2.2: **Labour Market Confidence**

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.23 | 5.30 | 5.09 | 4.52 |
| Post | 4.58 | 4.68 | 4.83 | 4.47 |

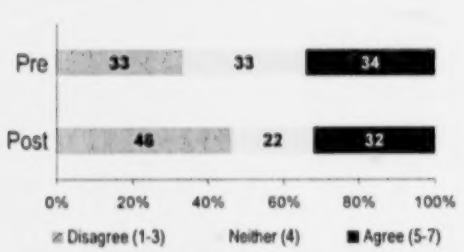
n=79

Prior to discussions and exposure to the briefing document, people were divided concerning the ratio of workers to jobs in Canada. Exposure to discussion and the background document, however, appears to have made people less likely to believe

there is an oversupply of workers in the economy. The effect is particularly pronounced among lower SES participants.

## Exhibit 2.3: **Employment Shortage**

**Canada has too many workers and not enough jobs**



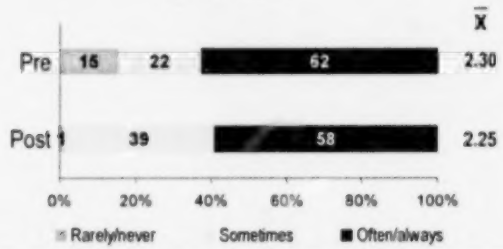

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.36 | 3.65 | 4.03 | 3.98 |
| Post | 3.50 | 3.65 | 3.66 | 3.51 |

n=79

A majority of people who participated in the study felt they could "often" or "always" balance their personal and family needs with those of their job. A comparison of the pre- and post-discussion results suggests that the background document and exposure to the views of others led a significant number of people to view their ability to achieve balance more positively (i.e., 15 percent to 1 percent indicating "rarely" or "never").

## Exhibit 2.4: **Family-Work Balance**

**I can balance my personal, family and work needs in my current job. Would it be...**




| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 2.03 | 2.53 | 2.43 | 2.16 |
| Post | 2.18 | 2.28 | 2.40 | 2.09 |

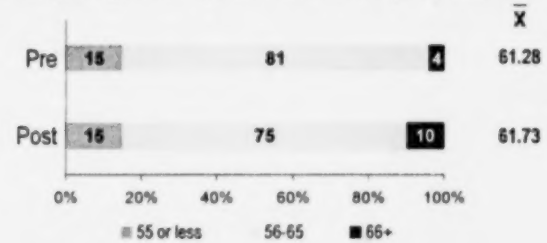
n=79

**Views on Retirement**

A number of questions were aimed at understanding participants' views and perceptions of their own eventual retirement, as well as their views of retirement in general. As shown in Exhibit 2.5, participants' average estimated age of retirement was around 61 years of age before exposure to the document and discussions, and closer to 62 years of age after participation in the discussions. While there is little difference in the mean estimate, the proportion of those who indicated they would retire at 66 years of age or later increased significantly in the post-discussion survey.

Exhibit 2.5: **Anticipated Retirement Age**

**"Even though retirement may not be for many years, approximately what age do you think you WILL BE when you do retire?"**



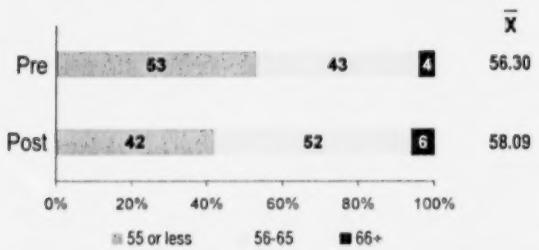

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 62.03 | 60.55 | 62.34 | 60.43 |
| Post | 62.55 | 60.94 | 61.63 | 61.82 |

n=79

We note a pronounced difference between participants' expected and ideal retirement age, particularly in the pre-discussion survey results (61.3 compared to 56.3 years of age). While a gap persisted in the post-discussion measures, it did narrow somewhat based mainly on participants' tendency to revise their ideal retirement age upward by close to two years on average. This impact is particularly large among lower SES participants, as well as those under 45 years of age.

## Exhibit 2.6: **Ideal Retirement Age**

**"And, ideally, at what age would you like to retire?"**



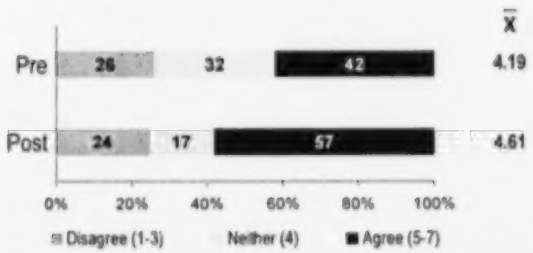

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 56.49 | 55.88 | 53.26 | 58.50 |
| Post | 59.74 | 56.45 | 56.59 | 59.31 |

n=79

During the discussions, the main reason given by participants for the discrepancy between their expected and ideal age of retirement was financial; specifically, they expected to keep working past the ideal point, because they would not be able to afford to do otherwise. As shown in Exhibit 2.7, it seems that the discussions and background document further dimmed some participants' hope for an earlier than expected retirement.

## Exhibit 2.7: **Funding Retirement**

**I really worry about not having enough money to retire**



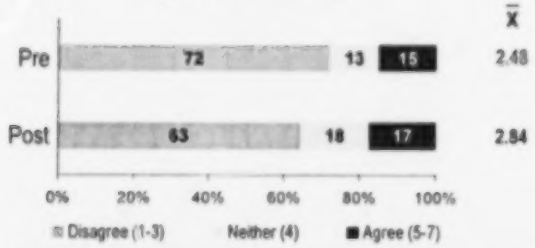

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.46 | 3.95 | 4.40 | 4.05 |
| Post | 5.00 | 4.25 | 4.57 | 4.64 |

n=79

What of barriers to working past retirement? The qualitative research addressed a number of these, while the quantitative portion examined the issue of job obsolescence. As depicted in Exhibit 2.8, relatively few participants (in both the pre- and post-discussion survey results) indicated their retirement would be influenced by the phasing out of their job.

## Exhibit 2.8: **Job Obsolescence**

**I do not intend to work beyond my expected age of retirement because my job will be obsolete**



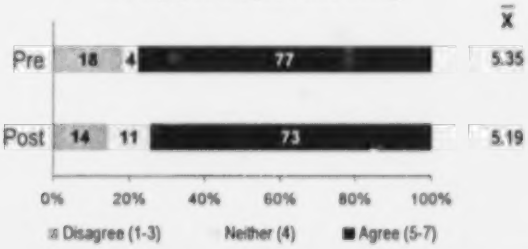

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 2.69 | 2.23 | 2.71 | 2.25 |
| Post | 3.16 | 2.55 | 2.74 | 2.93 |

n=79

Given participants' extension of their ideal age of retirement by almost two years (as observed in the post-discussion survey), it was reasonable to expect that participants would also indicate a post-discussion increase in their willingness to work past retirement. As shown in Exhibit 2.9 however, willingness to work past retirement, while generally high, remained at essentially the same level after the discussions. Moreover, we also noted a significant decrease in willingness to work past retirement among those closest to retirement. It may be that participation in the discussion caused some of these older participants to envisage more realistically (and negatively) the prospect of post-retirement work.

## Exhibit 2.9: **Working Past Retirement**

**I would be happy to work beyond my expected age of retirement, as long as I enjoyed the job I was doing**




| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 5.32 | 5.43 | 5.34 | 5.40 |
| Post | 5.42 | 5.03 | 5.26 | 5.19 |

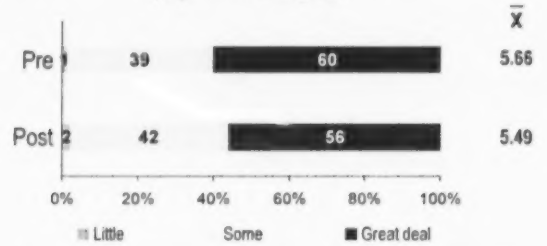
n=79

### Awareness of Canada's Aging Population and Reactions to Potential Policy Options

Consistent with the qualitative findings, the survey results show that all but one or two participants had at least some awareness that Canada's population is aging prior to participating in the research. This awareness was highest among upper SES and older discussion attendees. Interestingly, the briefing document and discussions did not seem to affect participants' self-assessment of their level of knowledge. It may be that the discussions provided participants with an enhanced appreciation of the complexity of the subject matter and related feeling of relative ignorance, thus nullifying any feelings of knowledge gain.

Exhibit 2.10: **Awareness of Aging Population**

**"How much have you read or heard about the fact that Canada's population is aging?"**



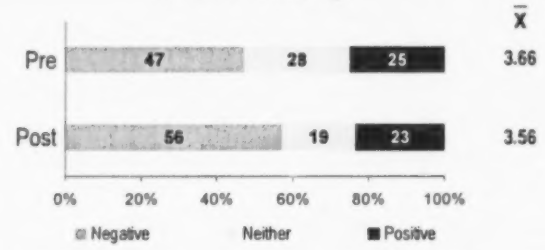

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 5.31 | 6.00 | 5.49 | 5.80 |
| Post | 5.13 | 5.85 | 5.29 | 5.66 |

n=79

During the discussions, it was apparent that most participants felt potential negative impacts of an aging population were outweighed by any potential benefits. Specifically, participants worried about the impact of the demographic trends on the cost of social programs. The main benefit, on the other hand, was the enhanced labour market opportunity for younger workers. A comparison of the pre- and post-discussion results shows that opinions about the net impact of Canada's aging population changed little, although a somewhat larger proportion of participants judged the impact to be negative.

Exhibit 2.11: **Impact of Aging**

**"Canada's population is in fact aging. What impact do you think this trend will have on society?"**



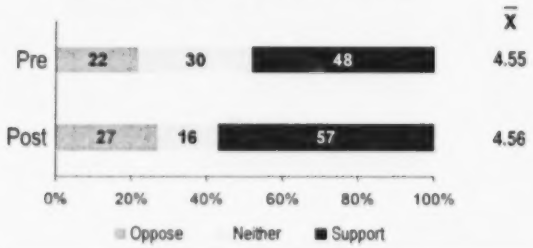

| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 3.31 | 3.93 | 3.86 | 3.43 |
| Post | 3.61 | 3.51 | 3.63 | 3.50 |

n=79

As in the discussions, the survey presented people with a number of potential broad policy directions for mitigating the potentially negative impacts of an aging population, particularly with respect to potential shortages of skilled/knowledge workers. Exhibits 2.12 to 2.16 depict these results. Two measures (increased immigration and enhanced work-life flexibility) received moderate support, while most participants rejected the other three potential options. The impact of the discussions and background document on participants' views was fairly small, but generally positive.

## Exhibit 2.12: **Raising Immigration**

**"To what extent do you support or oppose raising immigration to attract more young skilled workers?"**

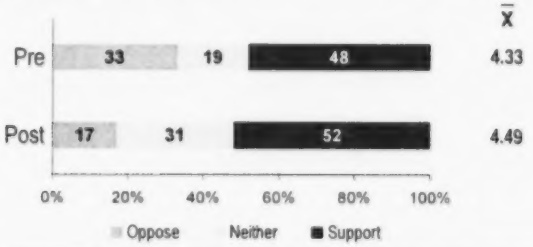



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 3.77 | 5.33 | 4.49 | 4.61 |
| Post | 3.84 | 5.23 | 4.18 | 4.86 |

n=79

## Exhibit 2.13: **Support for Flexibility**

**"To what extent do you support or oppose allowing people to take a significant amount of time off work earlier in life in exchange for working past the age of 65?"**

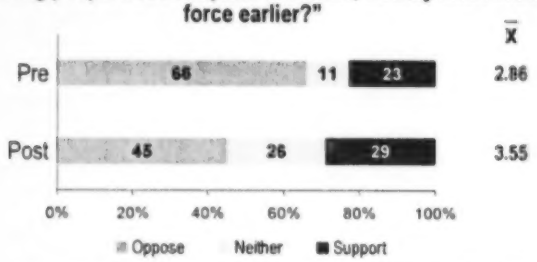



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.08 | 4.65 | 4.43 | 4.32 |
| Post | 4.55 | 4.43 | 4.77 | 4.26 |

n=79

## Exhibit 2.14: **Reducing Time in School**

**"To what extent do you support or oppose reducing the amount of time young people need to spend in school, so they enter the labour force earlier?"**

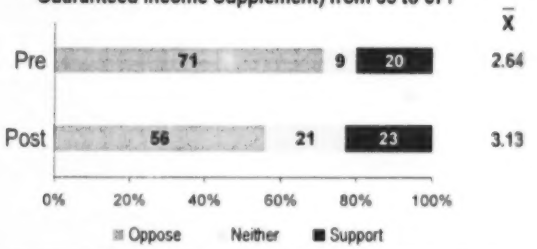



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 2.82 | 2.88 | 3.00 | 2.73 |
| Post | 2.89 | 4.18 | 3.43 | 3.65 |

n=79

## Exhibit 2.15: **ISP Age Eligibility**

**"To what extent do you support or oppose raising the age of eligibility for old age income security programs (e.g., Canada Pension Plan, Old Age Security, Guaranteed Income Supplement) from 65 to 67?"**

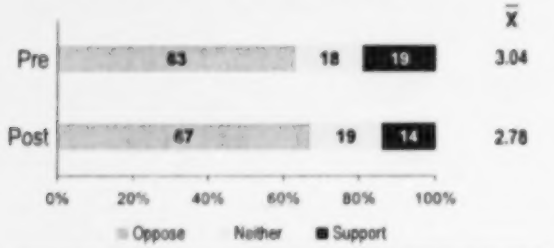



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 2.33 | 2.90 | 3.03 | 2.30 |
| Post | 3.24 | 3.03 | 3.60 | 2.74 |

n=79

## Exhibit 2.16: **Increasing Taxes for Social Programs**

**"To what extent do you support or oppose raising taxes to pay for social programs such as CPP and health care?"**




| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 2.62 | 3.40 | 3.14 | 2.91 |
| Post | 2.71 | 2.85 | 2.80 | 2.77 |

n=79

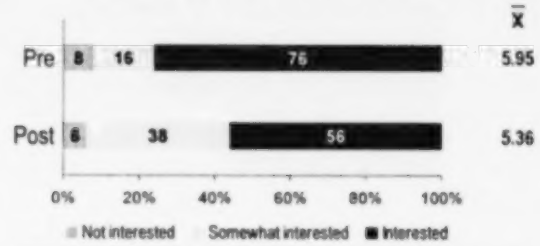
### Interest in Options for Increased Time in Prime Work Years in Exchange for Working Later in Life

The final segment of the discussions and the survey was devoted to asking participants about their level of interest in various options for using additional time earlier in life in exchange for working later in life. As shown in exhibits 2.17 to 2.21, a majority of participants expressed at least a moderate level of interest in all five options. The most appealing was the use of time for taking care of a loved one. Using the additional time for skills upgrading, extra days off, or for vacations were also fairly popular. Drawing on additional time to volunteer was the least popular option.

The discussion and briefing document tended to have a neutral or mild negative effect on participants' receptivity to the options. Only the idea of devoting additional time to an extra day off every two weeks became more interesting to people after the discussions.

## Exhibit 2.17: **Time to Take Care of Loved One**

**"How interested would you be in taking up to one year's paid leave of absence to care for a loved one?"**

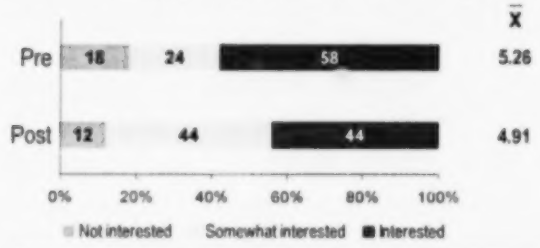



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 5.95 | 5.98 | 6.34 | 5.66 |
| Post | 5.45 | 5.28 | 5.51 | 5.24 |

n=79

## Exhibit 2.18: **Time for Skills Upgrading**

**"How interested would you be in taking up to one year's paid leave of absence to up-grade your skills and knowledge?"**

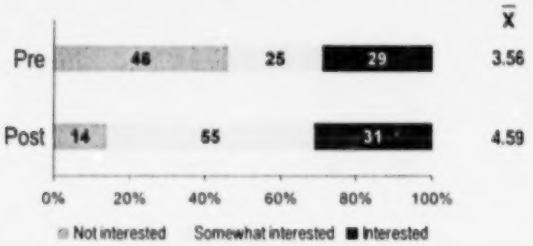



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.44 | 6.05 | 5.94 | 4.70 |
| Post | 4.79 | 5.03 | 4.94 | 4.88 |

n=79

## Exhibit 2.19: **Extra Day Off**

**"How interested would you be in having an extra day-off every two weeks?"**

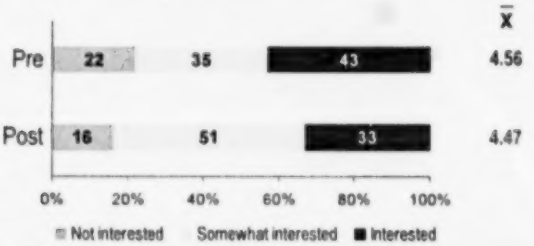



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 3.28 | 3.80 | 3.54 | 3.55 |
| Post | 4.29 | 4.88 | 4.66 | 4.53 |

n=79

## Exhibit 2.20: **Extra Parental Leave**

**"How interested would you be in taking an extra year of parental leave?"**

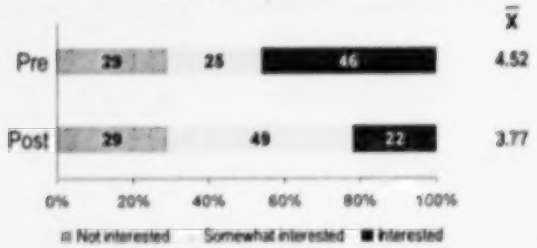



| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 3.85 | 5.25 | 5.00 | 4.20 |
| Post | 4.26 | 4.68 | 4.74 | 4.26 |

n=79

## Exhibit 2.21: **Time for Volunteering**

**"How interested would you be in taking up to one year's paid leave of absence to serve as a volunteer?"**




| | SES | | AGE | |
|---|---|---|---|---|
| | Low | High | > 45 | 45+ |
| Pre | 4.03 | 5.00 | 4.89 | 4.23 |
| Post | 3.58 | 3.95 | 3.77 | 3.76 |

n=79

## Conclusions

The economy and labour market are viewed as stable, but uneven in the sense that work hours and the fruits of economic growth are seen as disproportionately allocated to a minority of the workforce. This results in unemployment or underemployment/low wages for many. Work-family balance is seen as increasingly difficult to achieve, particularly for young professionals living in large urban centres. Globalization, freer trade, and a consumer culture are assumed to be driving these trends.

Work is seen as a noble endeavour that helps to sustain well-being. Ironically, relatively few people appear to enjoy their job. The ambivalent or negative feelings people have toward their job obviously influences their view of the concept of working past retirement/working longer in life.

The notion of transition is key to understanding people's career and life aspirations. Many want to modify the career/employment aspect of their lives significantly. For mainly lower SES participants, it means getting a job, or at least a better paying job. For mainly upper SES participants of prime working age, it is about making a transition to doing something they truly enjoy, and going into business for themselves and making time for family (e.g., many were putting off having children). For lower SES participants nearing retirement, transition is sought to allow them to work at a non-physical job, while for their more financially secure and educated counterparts, transition is often about turning a hobby into a paying endeavour.

The lack of appropriate education and training, along with a lack of money and time (often money and time to pay for and attend school) and employer co-operation are the key barriers to achieving one's goals. Many, however, can see the possibilities of using flexible work-family life arrangements (e.g., for up-grading/training, etc.) to make their transition.

Retirement is understood as revolving around notions of choice and freedom. Thus, one is considered retired if that individual has the financial freedom to choose not to work for pay. The ideal retirement age is believed to be between 55 and 62 years of age, with most projecting closer to 65 years as their actual age of retirement.

Both the quantitative and qualitative findings clearly indicate that most people would consider working past retirement at a job they enjoy. Other criteria needed to keep working past retirement include health and working flexible/part-time hours. Many also value self-employment. The challenge for participants, and possibly for an aging society, lies in the fact that most participants appear to be far removed from the circumstances they see as necessary for remaining in the labour market. It seems that upper SES participants associate their current job with stress, while lower SES participants associate it with monotony and demanding physical tasks.

Participants can see that achieving better work-family life balance during one's prime working years could somehow be facilitated by working past one's retirement, but the link does not appear to be intuitive. There is also a belief that the adoption of progressive policies aimed at assisting people in achieving balance in their lives would benefit society without hindering the economy, particularly if additional time was used by Canadians to upgrade their skills and make transitions. The concept appears to hold greatest appeal to upper SES participants, particularly those in their prime working years.

It is difficult for people to consider the concepts in the abstract, without being distracted by thoughts of implementation mechanisms. The banking of hours is seen as an intuitive and effective mechanism for allowing people greater flexibility. It also holds appeal based on its potential for spreading the "costs" of the policy among employees, employers, and government.

Preferred uses of additional time, obtained either through the banking of hours, working later in life, or through another mechanism, coalesce around skills upgrading/career transition, longer vacations, or an additional day off at a regular interval, and devoting the time to taking care of a loved one.

Awareness of Canada's aging population is high, but knowledge tends to be superficial. Impacts are seen as mainly negative centred on placing increased pressure on social programs, particularly health and public pensions. Labour market and other potential macro-economic impacts are not well understood. If anything, many view a potential labour shortage as an opportunity for the unemployed, underemployed, and otherwise discontented segments of the labour pool.

Many people tend to approach the issue of Canada's aging population not so much as an aging crisis or phenomenon, but as a reproduction or birth rate problem. According to this perspective, the birth rate and lifestyle of the post-war generation

are normal and healthy, while the low and declining birth rates of the past 30 years are not. This view may explain many people's predisposition to what they refer to as "family-friendly" policy options (including greater work flexibility earlier in life) for dealing with the negative impacts of an aging population.

If asked specifically to address the possibility that Canada will experience a generalized shortage of skilled/educated workers, many feel a large part of the answer lies in increased education and training opportunities for under-skilled, underemployed, and unemployed Canadians. Some see increasing immigration levels to mitigate labour shortages as the antithesis to the preferred approach. Many support increased immigration as a possible solution, but tend to feel Canada's apparent difficulty with foreign credential recognition will blunt the effectiveness of this approach.

Encouraging people to remain in the labour force later in life (either by working past retirement or by "borrowing" time earlier in life) receives mixed reactions as a policy response to Canada's aging population. It seems clear that the policy, whether tied to work-family life flexibility earlier in life or not, is less appealing and resonant when presented as a response to the potentially negative labour-market impacts of an aging population. Conversely, reaction is much more positive and people are more open to the concept when this and other related options are based on the rationale of giving Canadians greater choice and helping them to achieve their career and life goals. In short, this policy should not be positioned as reacting to a crisis, as people will logically assume that inherent in crisis response is some form of sacrifice.

## Note

1 A $50 incentive is typically offered; however, we felt a slightly higher amount was warranted given the requirement that participants review a briefing document in advance of their focus group.